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# MMA: National health insurance scheme must be for all Malaysians

Published 1 week ago on 06 August 2018  
By Ida Nadirah Ibrahim



Dr Mohamed Namazie said both the middle income and high income groups are mostly covered by health insurance provided by employers or through other employee health benefit schemes.

KUALA LUMPUR, August 6 — The Malaysian Medical Association (MMA) today urged the government to think through the formulation of the proposed insurance protection scheme, and to ensure a compulsory social health insurance for all.

In a statement today, its president Dr Mohamed Namazie Ibrahim said the compulsory social health insurance scheme should be in line with the principle of Universal Health Coverage that is endorsed by the World Health Organisation, and to be managed by a "not-for-profit" National Health Financing Authority, a statutory agency answerable to the parliament.

"The role of the Health Ministry needs to be re-evaluated as it currently has dual function as a regulatory body and as a healthcare provider that leads to conflict of interests.

"MMA urges public and various stakeholders' engagement to be held before tabling it in the budget for the best outcome with high acceptance level by the public," said Dr Mohamed Namazie.

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He said the group was concerned and clueless over the proposed insurance scheme that is scheduled to be tabled in the Dewan Rakyat during the 2019 Budget in the October sitting.

Being the largest and oldest association in the country representing the medical profession, Dr Mohamed Namazie the group was not engaged on the proposed scheme and is concerned on how the public, especially the B40 group, would benefit from it.



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He said the quantum of benefit of the scheme is not sufficient to cover a private hospital admission even for a simple illness.

“In a dichotomous health system like ours, it is prudent for the government of the day to get the inputs from the various stakeholders.

“Before any scheme is rolled out the basic issues must be addressed. The fundamentals of Governance Structure with the check and balance must be clear and put in place,” he said, adding that the group acknowledges the budget limitation and sustainability of the current system.

“An insurance scheme targeted at a particular segment of the population may not be sustainable,” he said.

Dr Mohamed Namazie said both the middle income and high income groups are mostly covered by health insurance provided by employers or through other employee health benefit schemes.

He said these groups are vulnerable if they lose the employment and the health cover with it.

“A small percentage of this group, especially the self-employed may have self-funded private health insurance and is again is vulnerable to personal financial downturns,” he said.

Yesterday, Health Deputy Minister Dr Lee Boon Chye said the Pakatan Harapan government will implement a national health insurance system in stages over the next few years to cover those in the B40 group.

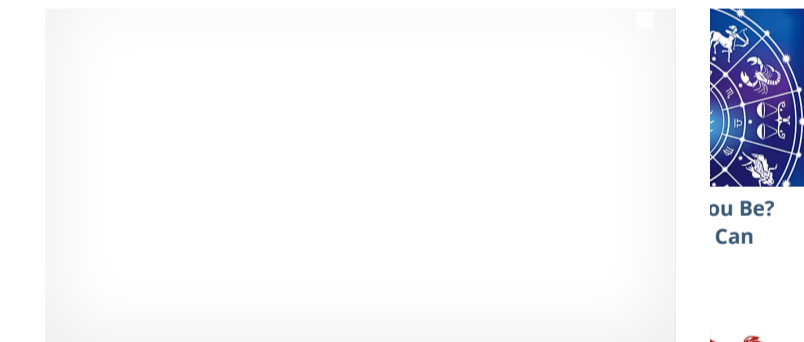
He said at the moment, 20 to 30 per cent of the population buy health insurance.

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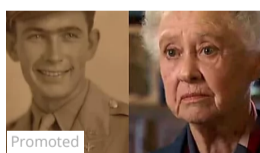
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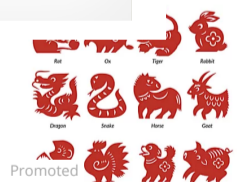
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